

# United States Bankruptcy Court

District of Arizona

Case No. 2:11-bk-21754-CGC

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JOHN SHINSKE  
5302 W. HARTFORD AVE.  
GLENDALE, AZ 85308

JENNIFER SHINSKE  
5302 W. HARTFORD AVE.  
GLENDALE, AZ 85308

Social Security / Individual Taxpayer ID No.:

xxx-xx-8202

xxx-xx-5616

Employer Tax ID / Other nos.:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/8/11

Charles G. Case II  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of Arizona

In re:  
JOHN SHINSKE  
JENNIFER SHINSKE  
Debtors

Case No. 11-21754-CGC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0970-2

User: benninks  
Form ID: b18

Page 1 of 2  
Total Noticed: 16

Date Rcvd: Nov 08, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2011.

db/jdb +JOHN SHINSKE, JENNIFER SHINSKE, 5302 W. HARTFORD AVE., GLENDALE, AZ 85308-3933  
cr +++RECOVERY MANAGEMENT SYSTEMS CORPORATION, 25 SE 2ND AVE #1120, MIAMI, FL 33131-1605  
10649758 +BMO Harris Bank, 770 N. Water St., Milwaukee WI 53202-3509  
10649760 +Gold Mountain Preserve, 8325 E. Via De Las Flores, Scottsdale AZ 85258-3204  
10649761 +Gold Mountain Preserve Community, c/o AAM, LLC, 1600 W. Broadway, Suite 200,  
Tempe AZ 85282-1136  
10649762 +HSBC Bank, Attn: Bankruptcy Department, 2929 Walden Ave., Depew NY 14043-2690  
10649763 +Jeffery D. Wolfe, Folks & O'Connor, PLLC, 1850 N Central Ave Ste 1140,  
Phoenix AZ 85004-4586  
10649764 +M&I Bank, Attn: Bankruptcy Department, 770 N. Water Street, Milwaukee WI 53202-3593  
10649765 +Penilla Metzger & Biggers Law Firm, Mr. Perry Edward Casazza, 3550 N. Central Ave. Suite 1800,  
Phoenix AZ 85012-2114  
10733570 +West Glen Community, c/o AAM, LLC, 1600 W. Broadway, Suite 200, Tempe, AZ 85282-1136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: QBJMULLEN.COM Nov 09 2011 01:23:00 BRIAN J. MULLEN, PO BOX 32247,  
PHOENIX, AZ 85064-2247

smg EDI: AZDEPREV.COM Nov 09 2011 01:23:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
cr +EDI: CAUT.COM Nov 09 2011 01:23:00 JPMorgan Chase Bank N.A., 201 N. Central Ave AZ1-1191,  
Phoenix, AZ 85004-0073  
10649757 +EDI: BANKAMER.COM Nov 09 2011 01:23:00 Bank of America, Attn: Bankruptcy Department,  
PO Box 26012, Greensboro NC 27420-6012  
10649759 EDI: CHASE.COM Nov 09 2011 01:23:00 CHASE BANK USA NA, Attn: Bankruptcy Dept,  
PO BOX 15145, Wilmington DE 19850-5145  
10796034 EDI: RECOVERYCORP.COM Nov 09 2011 01:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2011

Signature:



District/off: 0970-2

User: benninks  
Form ID: b18

Page 2 of 2  
Total Noticed: 16

Date Rcvd: Nov 08, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2011 at the address(es) listed below:

BRIAN J. MULLEN   bmullen@bktrustee.phxcxmail.com;bmullen@ecf.epiqsystems.com  
BRIAN M. BLUM     on behalf of Debtor JOHN SHINSKE brian@rosensteinlawgroup.com,   ecf.bk@blumplc.com  
U.S. TRUSTEE     USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 3